**Financial Planning Services Menu**

Planning Services

* Retirement income planning
* Social Security and pension planning
* Risk analysis and management, including insurance needs assessment
* Income tax review (We are not CPA’s)
* Planning for college selection and funding
* Legacy planning

Investment Advice

* Independent and objective advice
* Asset analysis
* Customized investment guidance
* Investment performance reviews
* Monitoring of investment allocations
* Consolidated investment reports updated daily
* Back office support for operational issues

Additional Areas of Expertise

* Collaboration with other professionals, including CPA’s and Attorneys
* Helping with family issues: elder care, divorce/marriage, special needs, Next Gen planning
* Cash flow and budgeting
* Business succession planning
* Charitable giving guidance
* Asset location and distribution order planning
* Health Insurance Review
* Assistance with estate and post-death transfers (We are not attorneys)
* Other: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

We always:

* Establish and monitor progress toward your personal financial goals
* Are available via phone, email and regular meetings; including virtual meetings
* Provide counseling for financial decision making
* Provide financial organization tools
* Provide ongoing financial education